

Fill in this information to identify the case:

Debtor 1 RONALD W HALLAS, JR.

Debtor 2 KRISTEN M. HALLAS
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 16-22388GLT

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: KEYBANK NA** Court claim no. (if known): 14-2

Last 4 digits of any number you use to identify the debtor's account 9 2 2 5

Property Address: 900 PINEVIEW DR
ELIZABETH PA 15037

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>12,661.11</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>12,661.11</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>12,661.11</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$503.62

The next postpetition payment is due on

9 / 1 / 2021
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 RONALD W HALLAS, JR.
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 09/03/2021

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **RONALD W HALLAS, JR.**
Name

Case number (if known) **16-22388GLT**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
05/25/2018	1080228	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	181.35
06/22/2018	1083420	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	328.30
07/26/2018	1086569	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	327.50
08/28/2018	1089804	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	326.68
12/21/2018	1102510	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	208.60
01/25/2019	1105664	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	319.87
04/21/2019	1102510	FIRST NIAGARA BANK	CANCELLED CHECK TO CREDITOR/PRINC	-208.60
05/15/2019	1105664	FIRST NIAGARA BANK	CANCELLED CHECK TO CREDITOR/PRINC	-319.87
08/27/2019	1129785	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	5,667.12
12/23/2019	1143277	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	302.74
01/28/2020	1146731	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	322.10
02/25/2020	1150257	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	321.24
03/23/2020	1153735	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	320.41
07/29/2020	1166796	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	195.37
08/25/2020	1169871	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	1,208.30
09/28/2020	1172958	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	279.65
10/26/2020	1176048	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	292.92
11/24/2020	1179129	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	292.13
12/21/2020	1182080	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	291.33
01/25/2021	1185041	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	290.52
02/22/2021	1188162	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	289.72
03/26/2021	1191443	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	288.91
06/25/2021	1201025	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	102.15
08/26/2021	1207359	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	1,032.67
				<u>12,661.11</u>

MORTGAGE REGULAR PAYMENT (Part 3)

10/26/2016	1017136	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	2,368.62
11/21/2016	1020510	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	810.39
12/21/2016	1023766	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	810.36
01/27/2017	1027204	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	812.91
02/24/2017	1030655	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	812.92
03/28/2017	1034066	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	812.94
04/21/2017	1037414	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	810.42
05/25/2017	1040676	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	810.45
06/27/2017	1044033	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	810.49
07/25/2017	1047362	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	810.53
08/25/2017	1050701	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	960.73
09/26/2017	1054010	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	960.84
10/25/2017	1057381	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	953.03
11/21/2017	1060673	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,003.99
01/25/2018	1067348	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,118.49
02/23/2018	1070571	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,128.47
03/28/2018	1073744	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,030.02
04/24/2018	1076983	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	764.80
05/25/2018	1080228	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	764.80
06/22/2018	1083420	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	764.80
07/26/2018	1086569	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	764.80
08/28/2018	1089804	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	764.80
10/29/2018	1096190	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,137.83
11/27/2018	1099392	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,132.42
12/21/2018	1102510	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	788.95
01/25/2019	1105664	FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	764.80
02/17/2019	1096190	FIRST NIAGARA BANK	CANCELLED CHECK TO CREDITOR/CONT	-1,137.83
03/21/2019	1099392	FIRST NIAGARA BANK	CANCELLED CHECK TO CREDITOR/CONT	-1,132.42
04/21/2019	1102510	FIRST NIAGARA BANK	CANCELLED CHECK TO CREDITOR/CONT	-788.95
05/15/2019	1105664	FIRST NIAGARA BANK	CANCELLED CHECK TO CREDITOR/CONT	-764.80
08/27/2019	1129785	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	9,177.60
10/24/2019	1136422	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	1,187.76
11/25/2019	1139887	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	1,106.64
12/23/2019	1143277	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	764.80
01/28/2020	1146731	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	764.80
02/25/2020	1150257	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	764.80

Debtor 1 **RONALD W HALLAS, JR.**
Name

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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
03/23/2020	1153735	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	764.80
05/26/2020	1160535	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	1,146.03
06/26/2020	1163669	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	1,095.54
07/29/2020	1166796	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	817.63
08/25/2020	1169871	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	764.80
09/28/2020	1172958	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	764.80
10/26/2020	1176048	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	764.80
11/24/2020	1179129	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	764.80
12/21/2020	1182080	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	764.80
01/25/2021	1185041	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	764.80
02/22/2021	1188162	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	764.80
03/26/2021	1191443	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	764.80
05/25/2021	1197845	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	1,117.08
06/25/2021	1201025	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	1,177.32
07/26/2021	1204236	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	764.80
08/26/2021	1207359	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	265.35
				<u>47,682.95</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

RONALD W HALLAS, JR.
KRISTEN M. HALLAS
900 PINEVIEW DRIVE
ELIZABETH, PA 15037

DENNIS J SPYRA ESQ
119 FIRST AVE
PITTSBURGH, PA 15222

KEYBANK NA**
POB 94968
CLEVELAND, OH 44101

KEYBANK NA**
ATTN NOTICES - BANKRUPTCY
4910 TIEDEMAN RD
BROOKLYN, OH 44144

BRIAN C NICHOLAS ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

9/3/21

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee